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B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 10-35402-NLW

UNITED STATES BANKRUPTCY COURT

DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/18/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roxane M. George

114 Sussex Street, Apartment 2C

Hackensack, NJ 07601

Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0084 (Roxane M. George)	United States Bankruptcy Judge: Honorable Novalyn L. Winfield
Attorney for Debtor(s) (name and address):	Trustee:
Michael G. Boyd	Charles A. Stanziale Jr.
Chestnut Hill Professional Center	McCarter & English, LLP
157 Engle Street	Four Gateway Center
Englewood, NJ 07631	100 Mulberry Street
Telephone number: (201) 894–9800	Newark, NJ 07102
	Telephone number: (973) 639–7908
	The United States Trustee, Region 3 appoints the above–named
	individual as interim trustee as of the date of the filing of the
	bankruptcy petition.

Meeting of Creditors:

Date: September 16, 2010 Time: 03:00 PM

Location: Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 11/15/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Telephone number: 973–645–4764	For the Court: Clerk of the Bankruptcy Court: James J. Waldron
Business Hours: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)	Date: 8/20/10

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Proof of Identification and Social Security Namber Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture and Social Security Namber Provided in the debtor of Social security number to the frustee at the meeting of creditors. Failure to do so may result in your case being dismissed. A bankruptcy Case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this co by or against the debtor(s) listed on the front side, and an order for roller has been entered. Legal Advice The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Creditors Generally May Not Take Certain Actions Actions Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions includ and against the debtor by relephone, mail or otherwise to demand repayment; taking actions to orfoeclosures and garnishing or deducting from the debtor's suggest, during continuous lawsus to rofeeclosures and garnishing or deducting from the debtor's suggest, therefore the related or impose a stay. Presumption of Abuse If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Meeding of Creditors A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor thoth spons in a joint canel must be present at the meeting to be quantioned under oath by the trustee and by creditors. Crediting without further notice. Do Not File a Proof of There does not appear to be any property available to the trustee to pay creditors, you will be sent another than a near required to do so. The meeting may be commoned and concluded at a liter date without further notice. Discharge of Debts The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that y		EXPLANATIONS B9A (Official Form 9A) (12/07
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<u>Undeliverable Notices.</u> Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

<u>Case information – telephone access.</u> Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1–877–239–2547. This service is free of charge and is available 24 hours a day.

<u>Case information – electronic access.</u> Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1–800–676–6856 or visit the Pacer Web Site: http://pacer.psc.uscourts.gov.

Internet access. Additional information may be available at the Court's Web Site: http://www.njb.uscourts.gov.